

EXHIBIT 251

REDACTED FOR PUBLIC FILING

Your Bank of America
Standard Checking Statement

01/24/2000 43926-101

P.O. Box 3530
Rancho Cordova, CA 95741-35300863
E0-3Statement Period:
December 25, 1999 through
January 24, 2000

Account Number: [REDACTED] 3926

OMAR A AL BAYOUMI
6602 BEADNELL WAY #6
SAN DIEGO CA 92117-5120At Your Service
Call: 619-667-3220, 24 hours,
7 days a weekWritten Inquiries
Bank of America
68th And El Cajon Branch
PO Box 37176
San Francisco, CA 94137-0001
Customer since 1994
Bank of America appreciates your
business and we enjoy serving you.

=====

Summary of Your Standard Checking Account

Beginning Balance on 12/25/99	\$2,144.73	Number of ATM withdrawals and transfers	3
Total Deposits	+ 69.03	Number of purchase transactions	20
Total Checks, Withdrawals, Transfers, Account Fees	- 1,757.32	Number of 24 Hour Customer Service Calls	
		Self-Service	0
		Assisted	0
Service Charge	- 8.50		
Ending Balance	\$447.94		

=====

Important Information About Your Account

A monthly service charge was applied to your account because on 01/24 your balance was below the minimum balance of \$1,000. You can avoid this charge by meeting the minimum balance requirement for this account or linking other BofA savings or money market plans and meeting the combined minimum balance requirement of \$3,000.

=====

Checks Paid

* Gap in check sequence

Date Paid	Number	Amount	Date Paid	Number	Amount
01/05	614	\$ 245.00	01/12	* 618	264.00
01/03	615	95.67	01/13	* 959	412.09
01/03	616	88.62	Total of 5 Checks Paid		\$1,105.38

=====

Account Activity

Date Posted	Description	Reference Number	Amount
Deposits and Credits			
12/27	VERSATEL Purchase Credit on 12/23(Card #205289705), Natural White Direct Inc 8002632290 NY Ref. #74124799358010000012799		\$39.95
01/06	VERSATEL Purchase Credit on 01/04(Card #205289705), Radio Shack 00131425 San Diego CA Ref. #74164070005743370217358		29.08
	Total Deposits and Credits		\$69.03

Continued on next page

California

Page 1 of 3

Account Activity Continued

Date Posted	Description	Reference Number	Amount
	Withdrawals, Transfers and Account Fees		
12/27	VERSATEL Purchase on 12/24 (Card #205289705), T-Shirt Wholesale Mart San Diego CA Ref #24492159359796031358897		\$15.03
12/28	VERSATEL purchase on 12/27 (Card #205289705), Arco Paypoint 019 San Diego CA	397860	16.47
12/28	VERSATEL purchase on 12/28 (Card #205289705), Longs Drug Store 004 Sandiego CA	004686	50.54
12/30	VERSATEL Purchase on 12/28 (Card #205289705), Starbucks 5220 Gen Pla San Diego CA Ref #24492809363118111153078		4.50
12/30	VERSATEL Purchase on 12/28 (Card #205289705), Family Medical Center San Diego CA Ref #24872029363463322130076		10.00
12/30	VERSATEL Purchase on 12/28 (Card #205289705), Longs Drug Stores #004 San Diego CA Ref #24492799363433004011652		23.90
01/03	VERSATEL purchase on 01/02 (Card #205289705), Arco Paypoint 054 San Diego CA	467883	15.90
01/03	VERSATEL Purchase on 12/30 (Card #205289705), Family Medical Center San Diego CA Ref #24872029365463322130033		25.00
01/03	Cash withdrawal on 01/03, Versateller ATM #090004 (Card #205289705)	002277	40.00
01/03	VERSATEL Purchase on 12/30 (Card #205289705), Longs Drug Stores #004 San Diego CA Ref #24492799365433004011874		41.29
01/05	VERSATEL Purchase on 01/03 (Card #205289705), Radio Shack 00131425 San Diego CA Ref #24164070004743370265338		4.83
01/05	VERSATEL Purchase on 01/03 (Card #205289705), Radio Shack 00131425 San Diego CA Ref #24164070004743370265320		29.08
01/10	VERSATEL Purchase on 01/06 (Card #205289705), Parsian International Mar San Diego CA Ref #24403690007000060060211		29.96
01/10	Cash withdrawal on 01/09, Versateller ATM #090004 (Card #205289705)	004402	100.00
01/11	VERSATEL Purchase on 01/09 (Card #205289705), Shell No.20467703573 San Diego CA Ref #24299100010053102422016		17.26
01/11	VERSATEL Purchase on 01/09 (Card #205289705), Half Moon Motel Culver City CA Ref #24492790010147088010010		47.04
01/14	VERSATEL Purchase on 01/14 (Card #205289705), Aol*shop Direct Purch 800-573-9023 VA Ref #24692160014000485166879		14.49
01/18	Jcplife Hos 888-527-3447 Co ID: 3953783737 Omar A Al Bayoumi ID# 82aj9n4064 0100 Ref:121108258235141		12.95
01/18	VERSATEL Purchase on 01/15 (Card #205289705), Shell No.20467703573 San Diego CA Ref #24299100016053102702015		17.27
01/18	VERSATEL Purchase on 01/14 (Card #205289705), Aol*online Service 0100 800-679-9444 VA Ref #24692160014000492149777		21.95
01/18	Cash withdrawal on 01/15, Versateller ATM #174702 (Card #205289705)	008455	40.00
01/18	VERSATEL purchase on 01/17 (Card #205289705), Longs Drug Store 004 Sandiego CA	004462	48.48
01/19	VERSATEL Purchase on 01/17 (Card #205289705), Mail Boxes Etc San Diego CA Ref #24357170018062001579168		8.73
01/24	VERSATEL Purchase on 01/22 (Card #205289705), Shell No.20467703573 San Diego CA Ref #24299100023053102032018		17.27
	Total Withdrawals, Transfers and Account Fees		\$651.94

Continued on next page

California

Page 2 of 3

Account Activity Continued

Date Posted	Description	Reference Number	Amount
	Service Charge		
01/24	Monthly Service Charge		\$8.50

Daily Balance

Date	Amount	Date	Amount	Date	Amount
12/27	\$ 2,169.65	01/06	1,507.93	01/14	623.09
12/28	2,102.64	01/10	1,377.97	01/18	482.44
12/30	2,064.24	01/11	1,313.67	01/19	473.71
01/03	1,757.76	01/12	1,049.67	01/24	447.94
01/05	1,478.85	01/13	637.58		

ATM Information

This period, you visited the following ATM locations:

Bank of America's Versateller ATM Network
#090004 Balboa-Genesee, San Diego, CA
#174702 805/Balboa, San Diego, CA

FACTS - FDIC Insured Account Disclosure Information

Please read this carefully for fee changes that are effective March 5, 2000. Insufficient Funds Fee: Beginning with the 4th day through the 6th day, during the preceding 12-month period on which you have an insufficient funds item, we will charge you \$24 for each item up to a daily maximum charge of \$96. The fees that apply to each of these items on days 1 through 3 (\$10 with a daily maximum of \$40) and on days 7 or more (\$27 with a maximum of \$108) are not changing. Stop Payment Order Fee: This fee changes to \$18; it does not apply to a Prima Account. If you have questions, please call Customer Service.